

**Information to identify the case:**

Debtor 1	<u>Janet Clements–Garwo</u>	Social Security number or ITIN	xxx–xx–8927
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	District of New Jersey		
Case number:	13–36640–CMG		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Janet Clements–Garwo

12/14/18

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Janet Clements-Garwo  
 Debtor

Case No. 13-36640-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 34

Date Rcvd: Dec 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2018.

db +Janet Clements-Garwo, 28 Ballard Lane, Willingboro, NJ 08046-1606  
 cr +Bank Of America, N.A., Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway,  
 Suite 302, Roseland, NJ 07068-1640  
 514404929 +Bank Of New York Mellon FKA Et Al, Suing Entity For Bank Of America, 1 Wall Street,  
 New York, NY 10005-2500  
 515423806 Bank of New York as trustee for CWABS 2004-9, c/o Shellpoint Mortgage Servicing,  
 P.O. Box 10826, Greenville, SC 29603-0826  
 515423807 +Bank of New York as trustee for CWABS 2004-9, c/o Shellpoint Mortgage Servicing,  
 P.O. Box 10826, Greenville, SC 29603-0826, Bank of New York as trustee for CWABS 20,  
 c/o Shellpoint Mortgage Servicing 29603-0826  
 514404934 +FAC/NAB, 480 James Robertson PKWY, Nashville, TN 37219-1212  
 514404935 +Fein Such Kahn & Shepard PC, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673  
 514404942 +Somerset, 110 Rehill Avenue, Somerville, NJ 08876-2598

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 15 2018 00:00:28 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 15 2018 00:00:25 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: CBS7AVE Dec 15 2018 04:34:00 Monroe and Main, PO Box 740933, Dallas, TX 75374-0933  
 514404928 EDI: BANKAMER.COM Dec 15 2018 04:34:00 Bank Of America, 4161 Piedmont Pkwy,  
 Greensboro, NC 27410  
 514695529 +EDI: BANKAMER.COM Dec 15 2018 04:34:00 BANK OF AMERICA, N.A., 400 National Way,  
 Bankruptcy Department Mail Stop CA6-919-, Simi Valley, CA 93065-6414  
 514683364 EDI: BL-BECKET.COM Dec 15 2018 04:35:00 Capital One, N.A., c o Becket and Lee LLP,  
 POB 3001, Malvern, PA 19355-0701  
 514404930 EDI: CHASE.COM Dec 15 2018 04:34:00 Chase, P.O Box 15298, Wilmington, DE 19886-5153  
 514404931 +EDI: WFNNB.COM Dec 15 2018 04:34:00 Comenity Bank, BK Dept, PO Box 182125,  
 Columbus, OH 43218-2125  
 514404932 +EDI: WFNNB.COM Dec 15 2018 04:34:00 Comenity Bank, 4590 E Broad St,  
 Columbus, OH 43213-1301  
 514404933 +EDI: RCSFNBMARIN.COM Dec 15 2018 04:34:00 Credit One Bank, PO Box 98873,  
 Las Vegas, NV 89193-8873  
 514404936 +EDI: BLUESTEM Dec 15 2018 04:35:00 Fingerhut, 6250 Ridgewood Road,  
 St. Cloud, MN 56303-0820  
 514404937 +EDI: AMINFOFP.COM Dec 15 2018 04:34:00 First Premier, 601 S. Minnesota Ave,  
 Sioux Falls, SD 57104-4824  
 514404938 EDI: AMINFOFP.COM Dec 15 2018 04:34:00 First Premier Bank, PO Box 5524,  
 Sioux Falls, SD 57117-5524  
 514404939 +EDI: RMSC.COM Dec 15 2018 04:34:00 GE Capital / Walmart, Bankruptcy Dept.,  
 PO Box 103104, Roswell, GA 30076-9104  
 514404940 EDI: CBSKOHLS.COM Dec 15 2018 04:34:00 Kohl's, PO Box 3043, Milwaukee, WI 53201-3043  
 514642516 EDI: RESURGENT.COM Dec 15 2018 04:34:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 514695217 EDI: RESURGENT.COM Dec 15 2018 04:34:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of Sears National Bank, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 514519335 +EDI: CBS7AVE Dec 15 2018 04:34:00 Midnight Velvet, POB 740933, Dallas, TX 75374-0933  
 514551817 +EDI: CBS7AVE Dec 15 2018 04:34:00 Monroe and Main, c/o Creditors Bankruptcy Service,  
 PO Box 740933, Dallas, TX 75374-0933  
 514404941 +EDI: CBS7AVE Dec 15 2018 04:34:00 Montgomery Ward, 3650 Milwaukee Street,  
 Madison, WI 53714-2304  
 514578107 EDI: PRA.COM Dec 15 2018 04:33:00 Portfolio Recovery Associates, LLC,  
 c/o Walmart Credit Card, POB 41067, Norfolk VA 23541  
 514624073 +E-mail/Text: csidl@sbcglobal.net Dec 15 2018 00:00:53 Premier BankCard/Charter,  
 PO Box 2208, Vacaville, CA 95696-8208  
 514494872 EDI: Q3G.COM Dec 15 2018 04:33:00 Quantum3 Group LLC as agent for, Comenity Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 514538065 +EDI: CBS7AVE Dec 15 2018 04:34:00 Seventh Avenue, POB 740933, Dallas, TX 75374-0933  
 514509803 +EDI: CBS7AVE Dec 15 2018 04:34:00 The Swiss Colony, c/o Creditors Bankruptcy Service,  
 PO Box 740933, Dallas, TX 75374-0933  
 514404943 +EDI: BLUESTEM Dec 15 2018 04:35:00 Web Bank, 6250 Ridgewood RD,  
 Saint Cloud, MN 56303-0820

TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Midnight Velvet, PO Box 740933, Dallas, TX 75374-0933  
 cr\* +Seventh Avenue, PO Box 740933, Dallas, TX 75374-0933  
 cr\* +The Swiss Colony c/o Creditors Bankruptcy Service, PO BOX 740933, Dallas, TX 75374-0933

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 34

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 16, 2018

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Brian C. Nicholas on behalf of Creditor BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE BWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2004-9  
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE BWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2004-9  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Jeanette F. Frankenberg on behalf of Creditor Bank Of America, N.A. cmecf@sternlav.com  
Kimberly A. Wilson on behalf of Debtor Janet Clements-Garwo wilson.schroedinger@comcast.net  
R. A. Lebron on behalf of Creditor BANK OF AMERICA, N.A. as servicer for THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE BWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2004-09 bankruptcy@feinsuch.com

TOTAL: 6